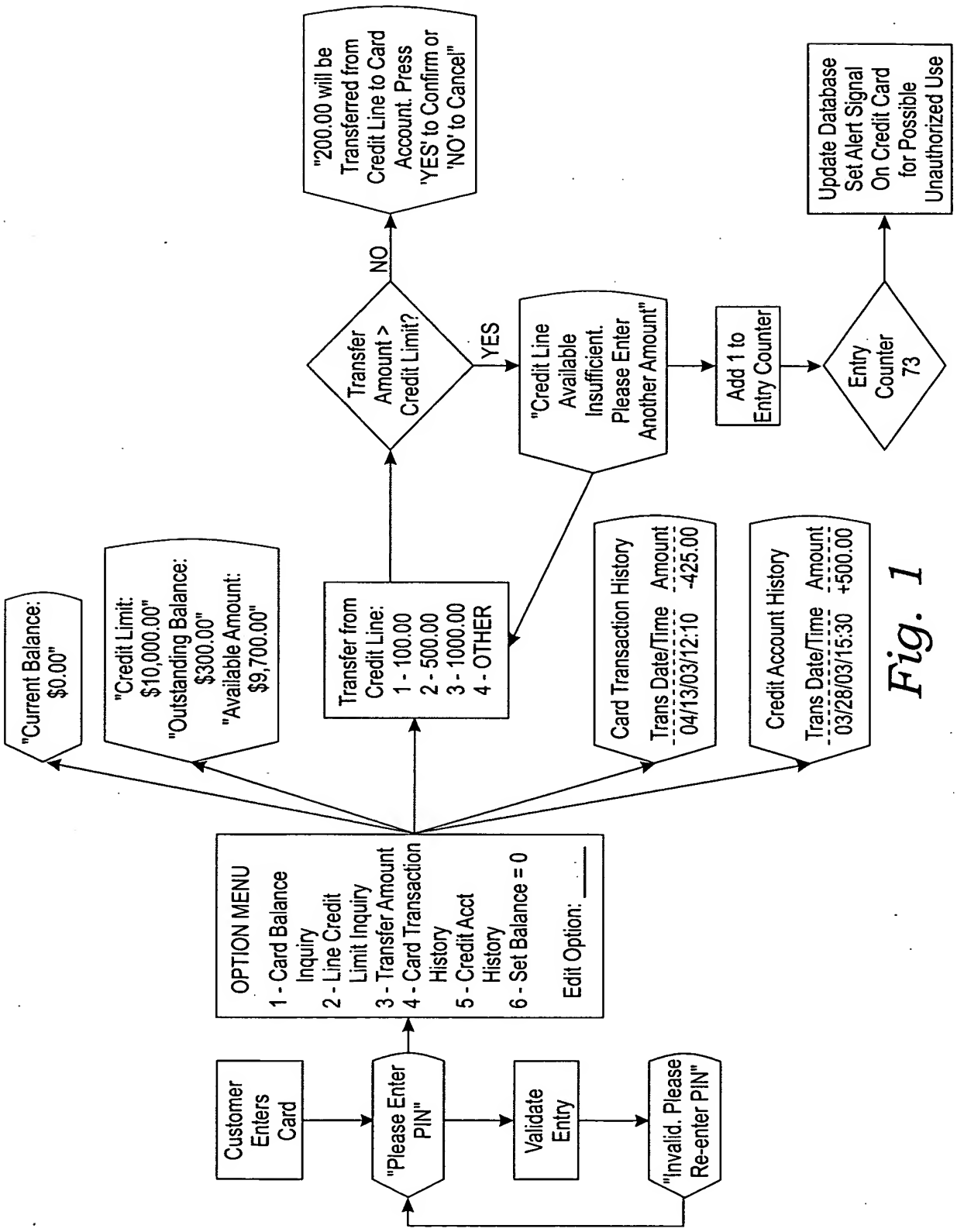
Customer Enters Card
"Please Enter PIN"
Validate Entry
"Invalid. Please Re-enter PIN"
OPTION MENU
1 - Card Balance Inquiry
2 - Line Credit Limit Inquiry
3 - Transfer Amount
4 - Card Transaction History
5 - Credit Acct History
6 - Set Balance = 0
Edit Option: ____
"Current Balance: $0.00"
"Credit Limit: $10,000.00"
"Outstanding Balance: $300.00"
"Available Amount: $9,700.00"
Transfer from Credit Line:
1 - 100.00
2 - 500.00
3 - 1000.00
4 - OTHER
Card Transaction History
Trans Date/Time Amount
04/13/03/12:10 -425.00
Credit Account History
Trans Date/Time Amount
03/28/03/15:30 +500.00
Transfer Amount > Credit Limit?
NO
YES
"200.00 will be Transferred from Credit Line to Card Account. Press 'YES' to Confirm or 'NO' to Cancel"
"Credit Line Available Insufficient. Please Enter Another Amount"
Add 1 to Entry Counter
Entry Counter 73
Update Database Set Alert Signal On Credit Card for Possible Unauthorized Use

Fig. 1

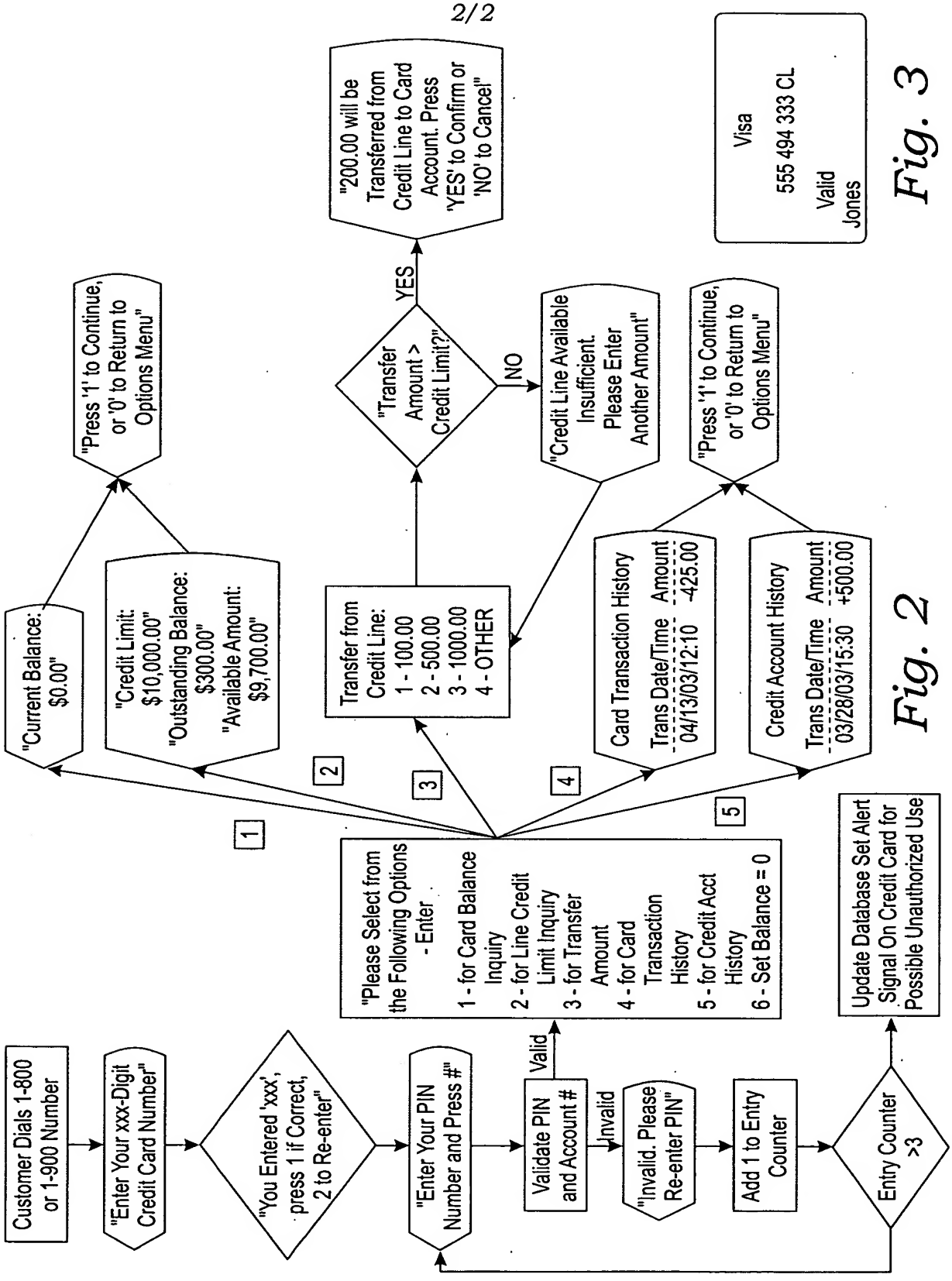
Customer Dials 1-800 or 1-900 Number
"Enter Your xxx-Digit Credit Card Number"
"You Entered 'xxx', press 1 if Correct, 2 to Re-enter"
"Enter Your PIN Number and Press #"
Validate PIN and Account #
Valid
Invalid
"Invalid. Please Re-enter PIN"
Add 1 to Entry Counter
Entry Counter >3
Update Database Set Alert Signal On Credit Card for Possible Unauthorized Use
"Please Select from the Following Options - Enter
1 - for Card Balance Inquiry
2 - for Line Credit Limit Inquiry
3 - for Transfer Amount
4 - for Card Transaction History
5 - for Credit Acct History
6 - Set Balance = 0
1
2
3
4
5
"Current Balance: $0.00"
"Credit Limit: $10,000.00" "Outstanding Balance: $300.00" "Available Amount: $9,700.00"
"Press '1' to Continue, or '0' to Return to Options Menu"
Transfer from Credit Line:
1 - 100.00
2 - 500.00
3 - 1000.00
4 - OTHER
"Transfer Amount > Credit Limit?"
YES
NO
"200.00 will be Transferred from Credit Line to Card Account. Press 'YES' to Confirm or 'NO' to Cancel"
"Credit Line Available Insufficient. Please Enter Another Amount"
Card Transaction History
Trans Date/Time Amount
04/13/03/12:10 -425.00
"Press '1' to Continue, or '0' to Return to Options Menu"
Credit Account History
Trans Date/Time Amount
03/28/03/15:30 +500.00
Visa
555 494 333 CL
Valid
Jones

Fig. 2

Fig. 3